

Imaged Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

10/17/22 2:11 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

RICHARD D. KARDOS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10862 TPA

Chapter 13

Document No.: 92

ORDER OF COURT

AND NOW, this 17th day of October, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

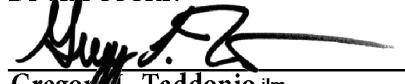
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

BY THE COURT:



Gregory L. Taddonio jlm

Chief United States Bankruptcy Judge

In re:
Richard D. Kardos
Debtor

Case No. 17-10862-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Oct 17, 2022

Form ID: pdf900

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2022:

Recip ID	Recipient Name and Address
db	+ Richard D. Kardos, 817 McConnell Avenue, Erie, PA 16505-3215
14678590	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14678592	+ HSBC Bank, Attn: Bankruptcy, PO Box 30256, Salt Lake City, UT 84130-0256

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14678587	+ Email/Text: ally@ebn.phinsolutions.com	Oct 18 2022 00:00:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14695013	Email/Text: ally@ebn.phinsolutions.com	Oct 18 2022 00:00:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14678588	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 18 2022 00:09:55	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14700483	Email/PDF: bncnotices@becket-lee.com	Oct 18 2022 00:09:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14678589	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2022 00:09:53	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
14678591	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 18 2022 00:00:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
14684236	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Oct 18 2022 00:00:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14923443	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2022 00:00:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14678593	+ Email/Text: PBNCNotifications@perituservices.com	Oct 18 2022 00:00:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14716760	Email/Text: nsm_bk_notices@mrcooper.com	Oct 18 2022 00:00:00	Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14707984	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 00:09:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14678594	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 00:09:57	Portfolio Recovery & Associates, Po Box 41067, Norfolk, VA 23541-1067
14678595	+ Email/PDF: gecsed@recoverycorp.com	Oct 18 2022 00:09:45	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758407	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 18 2022 00:00:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14678596	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		

District/off: 0315-1

User: auto

Page 2 of 2

Date Rcvd: Oct 17, 2022

Form ID: pdf900

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Oct 18 2022 00:00:00

Us Department Of Education, Great Lakes Higher
Education, Attn: Bankruptcy, 2401 International
Lane, Madison, WI 53704-3192

14726661

Email/PDF: ebn_ais@aisinfo.com

Oct 18 2022 00:09:46

Verizon, by American InfoSource LP as agent, PO
Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
Bernadette Irace	on behalf of Creditor NATIONSTAR MORTGAGE LLC birace@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Richard D. Kardos dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7